



DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD FOR AUTOMATED AND INTEGRATED LENDING PROCESS

the specification of which (check one)

☐ is attached hereto.

☒ was filed on April 13, 2001, as United States Application Serial No. 09/834,514 or PCT International Application No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

PRIORITY FOREIGN APPLICATION(S)

Priority Claimed

Yes ☐ No ☐

(Number) (Country) (Day/month/year filed)

Yes ☐ No ☐

(Number) (Country) (Day/month/year filed)

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

(Application Number) (Filing Date)

(Application Number) (Filing Date)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.) (Filing Date) (Status)(patented, pending, abandoned)

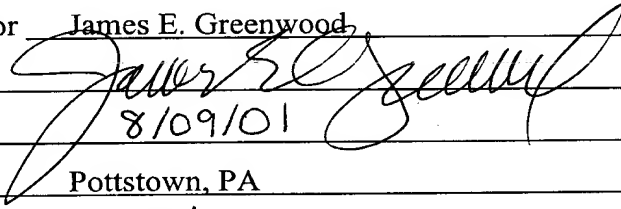
(Application Serial No.) (Filing Date) (Status)(patented, pending, abandoned)

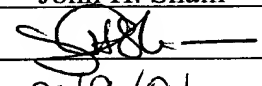
And I hereby appoint Arthur H. Seidel, Registration No. 15,979; Gregory J. Lavorgna, Registration No. 30,469; Daniel A. Monaco, Registration No. 30,480; Thomas J. Durling, Registration No. 31,349; John J. Marshall, Registration No. 29,671; Joseph R. DelMaster, Jr., Registration No. 38,123; Robert E. Cannuscio, Registration No. 36,469; and Steven A. Nash, Registration No. 45,507, my attorneys or agents with full power of substitu-

tion and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all correspondence to Drinker Biddle & Reath LLP, One Logan Square, 18th & Cherry Streets, Philadelphia, PA 19103-6996. Address all telephone calls to Joseph R. DelMaster, Jr. at 215-988-3313 (telefax: 215-988-2757).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

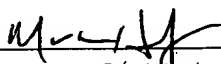
Full name of sole or first inventor James E. Greenwood
Inventor's signature 
Date 8/09/01
Residence Pottstown, PA
Citizenship USA
Post Office Address 1668 Laurelwood Road
Pottstown, PA 19464

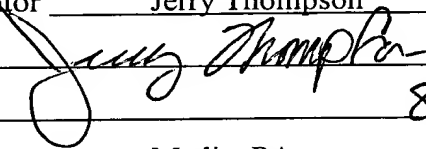
Full name of second inventor John H. Shain
Inventor's signature 
Date 8/9/01
Residence Wayne, PA
Citizenship USA
Post Office Address 401 Windsor Avenue
Wayne, PA 19087

Full name of second inventor Brian Blair
Inventor's signature Brian Blair
Date August 8, 2001
Residence Malvern, PA
Citizenship USA
Post Office Address 23 Clover Mill Lane
Malvern, PA 19355

Full name of second inventor David E. Fusco
Inventor's signature David E Fusco
Date August 8, 2001
Residence West Chester, PA
Citizenship USA
Post Office Address 1103 Dickens Drive
West Chester, PA 19380

Full name of second inventor Karen Jorgenson
Inventor's signature Karen Jorgenson
Date 8/8/01
Residence Coatesville, PA
Citizenship USA
Post Office Address 357 East Chestnut Street
Coatesville, PA 19320

Full name of second inventor Melissa Hofer
Inventor's signature 
Date 8/8/01
Residence Pottstown, PA
Citizenship USA
Post Office Address 1502 Sheffield Lane
Pottstown, PA 19465

Full name of second inventor Jerry Thompson
Inventor's signature 
Date 8/20/01
Residence Media, PA
Citizenship USA
Post Office Address 537 Old Forge Road
Media, PA 19063